

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **PETER J COLLINS**

Case No.: **22-14485**

Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: **11/18/22**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney MLC Initial Debtor: PJC Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly* to the Chapter 13 Trustee for five (5) months then \$2,089.00 per month for fifty-five (55) months. Total length of the plan shall be for 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Mitchell Lee Chambers, Esq. 9223	Attorney Fees	4,300.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
ROCKET MORTGAGE	44 BRIDGE DRIVE Blackwood, NJ 08012 Gloucester County	99,981.52	0.00	99,981.52	\$2,177.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Leasee	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Rental Payment
Michael Dubin	None	Rent	Lessor	\$1,200.00
Christina Cook	None	Rent	Lessor	\$1,200.00
(Debtor is renting a room out in his house to the above referenced individuals. Tenants are each paying the Debtor \$1,200.00 per month to stay with the Debtor)				

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☐ Upon Confirmation

☒ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 6/6/2022.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan is being amended to include the rental income from the tenants and to cure the pre-petition mortgage arrearages.	Plan is being amended to include the rental income from the tenants and to cure the pre-petition mortgage arrearages.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☐ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 18, 2022 /s/ PETER J COLLINS
PETER J COLLINS
Debtor

Date: _____
Joint Debtor

Date November 18, 2022 /s/ Mitchell Lee Chambers, Esq.
Mitchell Lee Chambers, Esq. 9223
Attorney for the Debtor(s)

In re:
Peter J. Collins
Debtor

Case No. 22-14485-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 02, 2022

Form ID: pdf901

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2022:

Recip ID	Recipient Name and Address
db	+ Peter J. Collins, 44 BRIDGE DRIVE, Blackwood, NJ 08012-2334
519630996	+ BELLMAWR BOROUGH MUNICIPAL COURT, 21 E. BROWNING ROAD, Bellmawr, NJ 08031-2327
519630997	+ CAMDEN CITY MUNICIPAL COURT, 520 MARKET STREET, Camden, NJ 08102-1300
519630999	CAPITAL ONE, P.O. BOX 30285, Richmond, VA 23285
519631001	+ CENTRAL HUDSON GAS, 284 SOUTH AVENUE, Poughkeepsie, NY 12601-4839
519631003	COMCAST, HADDONFIELD-BERLIN ROAD, Cherry Hill, NJ 08003
519631005	+ CREDIT CORP SOLUTIONS, INC., PO BOX 788, Kirkland, WA 98083-0788
519631006	+ DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, PO BOX 245, TRENTON, NJ 08602-0245
519631007	+ DEPTFORD MUNICIPAL COURT, 1011 COOPER STREET, Woodbury, NJ 08096-3076
519631010	+ GLOUCESTER CITY, 313 MONMOUTH ST, Gloucester City, NJ 08030-1797
519631011	HONDA POWERSPORTS, 50 NW POINT BLVD, Fox River Grove, IL 60021
519631015	#+ MANTUA MUNICIPAL COURT, 405 MAIN STREET, Mantua, NJ 08051-1002
519654975	+ Mantua Joint Court, 397 Main Street, Mantua, NJ 08051-1049
519631016	+ NEW JERSEY DEPARTMENT OF LABOR, PO BOX 058, Trenton, NJ 08625-0058
519631017	+ NJSVS BANKRUPTCY UNIT, PO BOX 136, Trenton, NJ 08601-0136
519631018	+ NORTHERN DUTCHESS PARAMEDICS, 3 HOOK ROAD, Rhinebeck, NY 12572-1145
519674790	+ NY CHILD SUPPORT OFFICE, PO BOX 15363, Albany, NY 12212-5363
519631020	+ RACHEL LEITEM, 73 JAMISON HILL ROAD, Clinton Corners, NY 12514-2126
519631022	+ SALT LAKE BEHAVIORAL HEALTH, 3802 SOUTH 700 EAST, Salt Lake City, UT 84106-1182
519631023	+ SOUTH JERSEY GAS, P.O. BOX 6091, Bellmawr, NJ 08099-6091
519635572	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
519631025	+ UNITED RESOURCE SYSTEMS, INC, 3501 SOUTH TELLER STREET, Denver, CO 80235-2011

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 02 2022 19:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 02 2022 19:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519630993	Email/Text: bankruptcy@pepcoholdings.com	Dec 02 2022 19:22:00	ATLANTIC CITY ELECTRIC, P.O. BOX 4875, Trenton, NJ 08650
519630991	+ Email/Text: bncmail@w-legal.com	Dec 02 2022 19:22:00	ALLIANT CAPITAL MANAGEMENT, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE, STE. 400, Seattle, WA 98121-3132
519630992	+ Email/PDF: bncnotices@becket-lee.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 02, 2022

Form ID: pdf901

Total Noticed: 52

		Dec 02 2022 19:24:41	AMERICAN EXPRESS NATIONAL BANK, C/O BECKET AND LEE, LLP, PO BOX 3001, Malvern, PA 19355-0701
519630995	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 02 2022 19:22:00	ATLANTIC CITY ELECTRIC, P.O. BOX 13610, Philadelphia, PA 19101-3610
519630994	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 02 2022 19:22:00	ATLANTIC CITY ELECTRIC, 5 COLLINS DRIVE, Penns Grove, NJ 08069-3600
519638931	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 02 2022 19:22:00	Atlantic City Electric Co, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point NJ 08069-3600
519630998	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2022 19:24:54	CAPITAL ONE, P.O. BOX 30285, Salt Lake City, UT 84130-0285
519631000	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 02 2022 19:22:00	CARD SERVICES, P.O. BOX 8802, Wilmington, DE 19899-8802
519631004	+ Email/Text: documentfiling@lciinc.com	Dec 02 2022 19:21:00	COMCAST CABLE, P.O. BOX 3006, Southeastern, PA 19398-3006
519655171	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 02 2022 19:35:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519631002	+ Email/Text: documentfiling@lciinc.com	Dec 02 2022 19:21:00	Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
519631008	^ MEBN	Dec 02 2022 19:17:50	EMERG PHYS ASSOC OF SOUTH JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519631009	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 02 2022 19:25:05	FIRST PREMIER BANK, 601 S MINNESOTA AVE., Sioux Falls, SD 57104-4868
519631012	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2022 19:22:00	JEFFERSON CAPITAL SYSTEMS, P.O. BOX 953185, Saint Louis, MO 63195
519631013	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2022 19:22:00	JEFFERSON CAPITAL SYSTEMS, LLC, PO BOX 7999, Saint Cloud, MN 56302
519649150	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2022 19:22:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519631019	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2022 19:25:06	PORTFOLIO RECOVERY ASSOCIATES, P.O. BOX 41067, Norfolk, VA 23541
519654891	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2022 19:25:05	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
519657849	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2022 19:24:45	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
519658805	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2022 19:35:11	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519651208	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2022 19:22:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519636813	Email/Text: bnc-quantum@quantum3group.com	Dec 02 2022 19:22:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519631021	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 02 2022 19:22:00	ROCKET MORTGAGE, 635 WOODWARD AVE, Detroit, MI 48226-3408
519659153	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 02 2022 19:22:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519631024	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2022 19:24:42	SYNCHRONY BANK, PO BOX 965060, Orlando, FL 32896-5060
519632357	+ Email/PDF: gecsed@recoverycorp.com	Dec 02 2022 19:24:29	Synchrony Bank, c/o of PRA Receivables

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 02, 2022

Form ID: pdf901

Total Noticed: 52

Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

519631026 + Email/Text: EDBKNotices@ecmc.org

Dec 02 2022 19:21:00

US DEPT OF EDUCATION, PO BOX 16448,
Saint Paul, MN 55116-0448

519631027 + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Dec 02 2022 19:21:00

VERIZON, 500 Technology drive, Ste. 550, Saint
Charles, MO 63304-2225

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Rocket Mortgage, LLC, 635 Woodward Ave., Detroit, MI 48226-3408
519653953	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519631014	##+	KML LAW GROUP, 216 HADDON AVENUE, SUITE 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mitchell L Chambers, Jr.	on behalf of Debtor Peter J. Collins ecfbc@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4